

**PERIODIC DISCLOSURES**

**FORM NL-30-Analytical Ratios**

**Name of the Insurer: ICICI Lombard General Insurance Company Limited**

**Registration No. 115 dated August 03, 2001**

| SI.No.  | Particular  | For the Quarter ended<br>December 2017 | Upto the Nine<br>Months ended<br>December 2017 | For the Quarter ended<br>December 2016 | Upto the Nine<br>Months ended<br>December 2016 |
|---|---|--|--|--|--|
| 1   | Gross Direct Premium Growth Rate  | 18%                                    | 17%  | 23%                                    | 34%  |
| 2   | Gross Direct Premium To Shareholders' Fund Ratio  | 0.68                                   | 2.18   | 0.70                                   | 2.26   |
| 3   | Growth Rate of Shareholders' Fund   | 5%                                     | 16%  | 5%                                     | 12%  |
| 4   | Net Retention Ratio   | 65%                                    | 62%  | 63%                                    | 61%  |
| 5   | Net Commission Ratio  | -2%                                    | -5%  | -7%                                    | -6%  |
| 6   | Expense of Management to Gross Direct Premium Ratio   | 24%                                    | 23%  | 26%                                    | 23%  |
| 7   | Expense of Management to Net Written Premium Ratio  | 35%                                    | 36%  | 41%                                    | 37%  |
| 8   | Net incurred claims to Net earned premium   | 72%                                    | 76%  | 80%                                    | 82%  |
| 9   | Combined Ratio  | 96%                                    | 100%   | 107%                                   | 106%   |
| 10  | Technical Reserves to Net Premium Ratio   | 9.42                                   | 3.12   | 9.13                                   | 2.92   |
| 11  | Underwriting Balance Ratio  | 0.01                                   | -0.04  | -0.08                                  | -0.08  |
| 12  | Operating Profit Ratio  | 17%                                    | 13%  | 12%                                    | 11%  |
| 13  | Liquid Assets to Liabilities Ratio  | 0.07                                   | 0.07   | 0.10                                   | 0.10   |
| 14  | Net Earning Ratio   | 13%                                    | 13%  | 14%                                    | 11%  |
| 15  | Return on Net Worth Ratio   | 5%                                     | 15%  | 6%                                     | 15%  |
| 16  | Available Solvency Margin Ratio to Required Solvency Margin Ratio   | 2.21                                   | 2.21   | 2.01                                   | 2.01   |
| 17  | NPA Ratio   |  |  |  |  |
|   | Gross NPA Ratio   | -                                      | -  | -                                      | -  |
|   | Net NPA Ratio   | -                                      | -  | -                                      | -  |
| <b>Equity Holding Pattern for Non-Life Insurers</b> |   |  |  |  |  |
| 1   | (a) No. of shares   | 45,39,48,304                           | 45,39,48,304                                   | 44,84,33,126                           | 44,84,33,126                                   |
| 2   | (b) Percentage of shareholding (Indian / Foreign)   | 73.7% / 26.3%                          | 73.7% / 26.3%                                  | 65.5% / 34.5%                          | 65.5% / 34.5%                                  |
| 3   | (c) %of Government holding (in case of public sector insurance companies)                                       | -                                      | -  | -                                      | -  |
| 4   | (a) Basic and diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized) |  |  |  |  |
|   | - Basic EPS (₹)   | 5.11                                   | 14.34  | 4.92                                   | 11.66  |
|   | - Diluted EPS (₹)   | 5.11                                   | 14.33  | 4.89                                   | 11.59  |
| 5   | (b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)  |  |  |  |  |
|   | - Basic EPS (₹)   | 5.11                                   | 14.34  | 4.92                                   | 11.66  |
|   | - Diluted EPS (₹)   | 5.11                                   | 14.33  | 4.89                                   | 11.59  |
| 6   | (iv) Book value per share (Rs)  | 95.37                                  | 95.37  | 79.62                                  | 79.62  |